
BASIC LIFE AND AD&D

Who Is Covered

Employees

Basic Life and Accidental Death and Dismemberment (AD&D) coverage is provided free of charge to permanent and long-term nonpermanent employees of the State of Alaska as shown below:

- Full-time employees of the State of Alaska (those whose position is scheduled to work 30 or more hours a week on a regular basis).
- Full-time seasonal employees of the State of Alaska (subject to the guidelines outlined in the sections “When Coverage Begins” and “When Coverage Ends” on pages 10 and 11).
- Part-time employees of the State of Alaska who elect to participate in the plan (those whose positions are scheduled to work at least 15 but less than 30 hours a week on a regular basis).

If you are a part-time employee and want to participate in the State’s Basic Life and AD&D plan, you must elect coverage within the first 31 consecutive calendar days of employment. You need to sign an enrollment card **and** enroll in the Group Health plan. You must pay one-half of the health and life premium cost. If you do not elect coverage within the first 31 days, you must show evidence of good health if you want to participate at a later date. Contact your human resources office or the division for more information.

Dependents

Your eligible dependents include:

- Your spouse. You may be legally separated but not divorced.
 - Your children from 14 days old up to 23 years of age **only** if they are:
 - your natural children, stepchildren, foster children placed through a State foster child program, legally adopted children, children in your physical custody and for whom bona fide adoption proceedings are underway, or children for whom you are the legal, court-appointed guardian;
 - unmarried and chiefly dependent upon you for support;
 - living with you in a normal parent-child relationship;
- This provision is waived for natural/adopted children of the employee who are living with a divorced spouse, assuming all other criteria is met.

- Only stepchildren living with the employee more than 50% of the time are covered under this plan.
- in addition, ***if they are between the ages of 19 and 23***, they must be attending school regularly on a full- or half-time basis.

Children incapable of employment because of a mental or physical incapacity are covered even if they are past the maximum age. However, the incapacity must have existed before age 19 and the children must continue to rely chiefly on you for support. You must furnish the carrier with evidence of the incapacities, proof that they existed before age 19 and proof of financial dependency. Children are covered as long as the incapacity exists and they meet the definition of children, except for age. Periodic proof of the continued incapacity may be required.

If the State of Alaska Group Life plan covers more than one family member, each eligible family member may be covered both as an employee and as a dependent, or as the dependent of more than one employee. A member is defined as the employee or eligible dependent covered by the plan.

The plan is the agreement described in this Life plan, between the State of Alaska and the life carrier, and any endorsements not attached or later issued.

How To Enroll

Even though the State of Alaska pays the premium for the Basic Insurance, you must complete an enrollment card indicating your designated beneficiary or beneficiaries. Your beneficiaries would receive the benefit if you died. You are automatically the beneficiary for any accidental dismemberment benefit. The enrollment card also offers you the opportunity to select Optional Life Insurance (see page 154).

When Coverage Begins

New Employees

You and your eligible dependents are covered by the State-paid Basic Insurance on the 31st consecutive calendar day of pay status. If you are disabled and not at work on the 31st consecutive calendar day, you are not covered for Basic Insurance benefits until you return and complete 31 consecutive calendar days of pay status. Your dependents are eligible on the same day you are eligible unless they are confined in a hospital or similar institution on the date coverage would normally begin. In that case, their coverage is delayed until they are released.

Rehired Employees

If you were previously insured and are rehired within seven calendar days of the date your insurance terminated, your coverage begins on the day you return. If previously insured and rehired more than seven calendar days after the date your insurance terminated, you are considered a new employee and coverage begins on the 31st consecutive calendar day as specified for new employees.

Employees Returning From Leave Without Pay or Layoff

If you are an employee returning to work from leave without pay or from layoff and you were covered prior to your leave/layoff, you and your dependents are covered on the day you return. Your dependents also are eligible for benefits on that day unless they are confined in a hospital or similar institution on the date coverage would normally begin. In that case, their coverage is delayed until they are released.

Newborn Children

Coverage for a newborn child is effective from 14 days old. However, if your child is confined in a hospital or a similar institution on the effective date of coverage, benefits begin when the child is released.

New Dependents

If you add new dependents (other than a newborn child), they are covered immediately unless they are confined to a hospital or similar institution. Coverage then begins when they are released from the facility.

Amount of Basic Life and AD&D Coverage

Employees

If you die from any cause, your Basic Life Insurance pays your beneficiary a benefit of \$2,000.

If you die from an accident, your Basic AD&D Insurance pays your beneficiary an additional benefit of \$5,000, subject to the exclusions on page 154.

Dependents

If your spouse dies, your Basic Life Insurance pays you a benefit of \$1,000.

If a child dies, your Basic Life Insurance pays you according to the following schedule:

Age of child at death	Benefit Amount
14 days but not more than 6 months	\$100
6 months but not more than 2 years	\$200
2 years but not more than 3 years	\$400
3 years and over	\$500

Basic AD&D Coverage

Besides the full amount of the Basic Life, Basic AD&D benefits are payable for losses that occur within 100 days of an accident and as a result of accidental bodily injury, independent of all other causes, for loss of life, or loss of both hands, both feet, sight of both eyes or any such combination. One-half of the full amount is payable if you lose one hand, one foot, or the sight of one eye.

As used above, "loss" for hands and feet means complete severance through or above the wrist or ankle joint; for eyes, complete and irrevocable loss of sight. Loss of sight must be certified as being entire and irrecoverable by a licensed physician specializing in ophthalmology and certified by the American Board of Ophthalmology.

Basic AD&D Exclusions

AD&D benefits are not payable if the loss directly or completely results:

- from suicide or any attempted self-destruction while sane or insane;
- from declared or undeclared war, or any act of war;
- either directly or indirectly from illness or disease or bacterial infection other than infection that occurs simultaneously with and because of an accidental cut or wound; or
- from service in the armed forces of any country or international authority unless the service does not exceed 30 days.

